

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>19-31145</u>
KEVIN MICHAEL O'CONNOR	Chapter:	<u>7</u>
	Judge:	<u>CMG</u>

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**NOTICE OF PROPOSED ABANDONMENT**

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Bunce D. Atkinson, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:	Clarkson S. Fisher US Courthouse 402 East State Street Trenton, NJ 08608
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If an objection is filed, a hearing will be held before the Honorable Christine M. Gravelle on March 1, 2022 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:	115 Hawthorne Street Neptune, NJ Value - \$272,310.00
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Liens on property:	Freedom Mortgage Corp \$321,406.00
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Amount of equity claimed as exempt:	\$24,148.87
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Objections must be served on, and requests for additional information directed to:

Name:	<u>Bunce D. Atkinson, Chapter 7 Trustee</u>
Address:	<u>1011 Highway 71, Suite 200 Spring Lake, NJ 07762-2030</u>
Telephone No.:	<u>(732) 449-0525</u>

In re:  
Kevin Michael O'Connor  
Debtor

Case No. 19-31145-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 25, 2022

User: admin  
Form ID: pdf905

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2022:

Recip ID	Recipient Name and Address
db	Kevin Michael O'Connor, 198 Spring Street, Whiting, NJ 08759
r	+ EXP Realty, 28 Valley Road Suite 1, Montclair, NJ 07042-2709
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Freedom Mortgage Corporation, Attn: BK Dept., 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Freedom Mortgage Corporation, Brock & Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
r	+ Pittenger Realty, 2260 State Highway 33, Suite 1, Neptune, NJ 07753-6113
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518658261	+ BB 316 Investments LLC, PO Box 953, Lakewood, NJ 08701-0953
518652987	+ FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
518559280	+ Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
518559281	+ Freedom Mortgage Corp, c/o Pluese, Becker & Saltzman, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
518559284	+ Monmouth County Sheriff, Foreclosure Unit, 2500 Kozloski Road, Freehold, NJ 07728-4424
518559287	+ State of New Jersey, Department of Treasury, P. O. Box 245, Trenton, NJ 08602-0245
518559289	+ Township of Neptune - Sewer Utility, 25 Neptune Blvd., Neptune, NJ 07753-4814
518574964	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 25 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 25 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518559277	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 20:39:56	Citi/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
518559276	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 20:39:44	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518559279	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 20:40:10	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
518559278	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 20:39:45	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518660506	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 20:39:56	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519479634	Email/PDF: creditonebknofications@resurgent.com	Jan 25 2022 20:39:42	Credit One Bank, P. O. Box 60500, City Of Industry, CA 91716-0500
518559282	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 25 2022 20:34:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
519479633	Email/Text: JCAP_BNC_Notices@jcap.com		

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		Jan 25 2022 20:34:00	Aspire, Payment Processing, P. O. Box 23063, Columbus, GA 31902-3063
518559283	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 20:40:11	Master Card, PO Box 6276, Sioux Falls, SD 57117-6276
518559286	+ Email/Text: DeftBkr@santander.us	Jan 25 2022 20:34:00	Santander Bank, Po Box 12646, Reading, PA 19612-2646
518559285	+ Email/Text: DeftBkr@santander.us	Jan 25 2022 20:34:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
518561953	+ Email/PDF: gecsedl@recoverycorp.com	Jan 25 2022 20:39:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518559290	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 25 2022 20:34:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518559288	+ Email/Text: MNARCISO@NEPTUNETOWNSHIP.ORG	Jan 25 2022 20:34:00	Township of Neptune, Tax Collector's, PO Box 1167, Neptune, NJ 07754-1167
518559291	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 25 2022 20:34:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
518574964	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 25 2022 20:34:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	BB 316 Investments, LLC, PO Box 953, Lakewood, NJ 08701-0953
lm	*+	Freedom Mortgage, P.O. Box 619063, Dallas, TX 75261-9063

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Andrew L. Spivack	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com

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wbecf@brockandscott.com

Bunce Atkinson

bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Matthew K. Fissel

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com  
matthew.fissel@brockandscott.com

Matthew K. Fissel

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

Nicole Marie Savage

on behalf of Creditor FREEDOM MORTGAGE CORPORATION nicole.savage@brockandscott.com

Robert P. Saltzman

on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org

Robert W. Keyser

on behalf of Creditor BB 316 Investments LLC rkeyser@taylorandkeyser.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Kevin Michael O'Connor court docs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 13